

**GOVERNMENT OF INDIA  
HEALTH AND FAMILY WELFARE  
LOK SABHA**

UNSTARRED QUESTION NO:4246  
ANSWERED ON:24.08.2005  
HEALTH INSURANCE SCHEME  
Reddy Shri Mekapati Rajamohan

**Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:**

- (a) whether the Government is contemplating to formulate a Health Insurance Scheme for people living below the poverty line;
- (b) if so, the details thereof;
- (c) whether the Commission appointed for the purpose has submitted any interim/final report in this regard to the Government; and
- (d) if so, the details thereof and the reaction of the Government thereto?

**Answer**

THE MINISTER OF HEALTH & FAMILY WELFARE ( DR.ANBUMANI RAMADOSS)

(a) & (b) The Government of India have, in September 2004, introduced a Universal Health Insurance Scheme for families/persons below poverty line. The New India Assurance Company Ltd is implementing this scheme. The scheme has the following features:

# The scheme covers reimbursement of medical expenses for hospitalization up to Rs.30,000/- on floater basis per family.

# Earning head of the family is covered for Rs.25,000/- against death due to accident.

# Compensation due to loss of earning @ Rs.50/- per day up to a maximum of 15 days is also admissible under the scheme.

# Annual premium under the scheme is fixed at Rs.365/- for individual, Rs.548/- for a family of five and Rs.730/- for a family of seven. Government subsidy is fixed at Rs.200/- for individual, Rs.300/- for a family of five and Rs.400/- for a family of seven. Thus annual premium payable by BPL, members is Rs.165/-, Rs.248/- and Rs.330/- for individual, for a family of five and for a family of seven respectively.

# The policy is available for persons up to 65 years of age.

During the year 2004-05 and 2005-06 (up to 30.6.2005) details of number of policies, families and persons covered under Universal Health Insurance Scheme (UHS) are as follows:

| Year                      | No. of Policies | No. of families | No. of persons | Premium in Rs. (lakhs) |         |
|---------------------------|-----------------|-----------------|----------------|------------------------|---------|
| 2004-05                   |                 | 52,772          | 65,718         | 682611                 | 260665  |
| 2005-06 (up to 30th June) |                 | 30,664          | 34,014         | 719299                 | 1666251 |

(c) & (d) No such Commission has been constituted for Health Insurance.